

## Health Insurance Status of Boston Residents

*This monograph and the accompanying appendix report findings on Boston residents from the Division of Health Care Finance and Policy's 2002 Health Insurance Status of Massachusetts Residents Survey. Differences in the health insurance status of Boston residents relative to the statewide population and changes since 2000 are highlighted. The over-sample of Boston residents was conducted from March to October 2002. Data were collected on 407 households and 1,025 residents. The sampling method and survey design replicated the statewide survey using a computer generated random list of telephone numbers by specific area code and exchange combinations for Boston (which were then verified). Survey responses were weighted to reflect Boston population estimates.<sup>1</sup>*

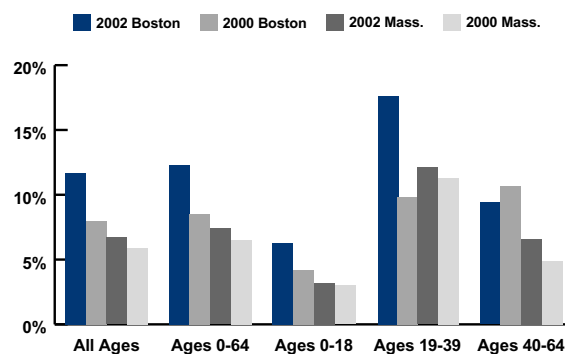
**Source of Insurance.** In 2002, 69% of insured non-elderly Boston residents continued to receive health insurance coverage through their employer. However, this rate declined by 11% from 77% in 2000. At the same time, Medicaid coverage for this population increased 52%, with 24.5% of the insured non-elderly Boston population receiving Medicaid coverage in 2002.

**Age.** The percent of uninsured Boston residents (11.7%) was significantly higher than the statewide rate of 6.7%. In addition, while the statewide rate for all ages increased nearly 14% from 2000 to 2002, the Boston uninsured rate for all ages increased 46%. This trend showed some marked variation by age group. For example, the uninsured rate for children in Boston jumped 50% to 6.3% in 2002 from 4.2% in 2000. In contrast, the uninsured rate for children statewide remained stable. The uninsured rate among Boston adults ages 19 to 39 increased 80% to 17.6% in 2002 from 9.8% in 2000. On the other hand, Boston adults ages 40 to 64 countered the statewide increase of nearly 35% for this age group with a 12% decrease in their uninsured rate to 9.4% in 2002 from 10.7% in 2000 (see Figure 1).

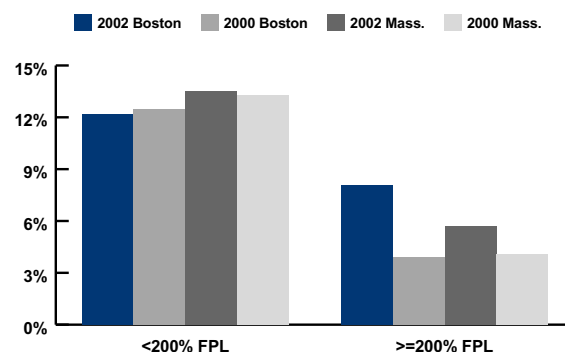
**Income.<sup>2</sup>** In 2002, uninsured Boston residents<sup>3</sup> were less likely to live in households earning less than 200% of the federal poverty level (FPL) than in 2000 (29.6% versus 58.1%). While the 2002 Boston data was more reflective of statewide results than the 2000 data, the likelihood that a Boston resident lived in a household earning 200% or more of the FPL and was uninsured doubled to 8.1% in 2002 from 3.9% in 2000. In contrast, the statewide rate increased to 5.7% from 4.1% (see Figure 2).

**Race/Ethnicity.** Similar to statewide trends, white Boston residents were more likely to be uninsured in 2002 than 2000 (6.5% versus 4.9%). However, while black and Hispanic residents statewide were actually less likely to be uninsured in 2002 than 2000, the

**Figure 1**  
Non-Elderly Uninsured in Boston and Massachusetts within Age Group

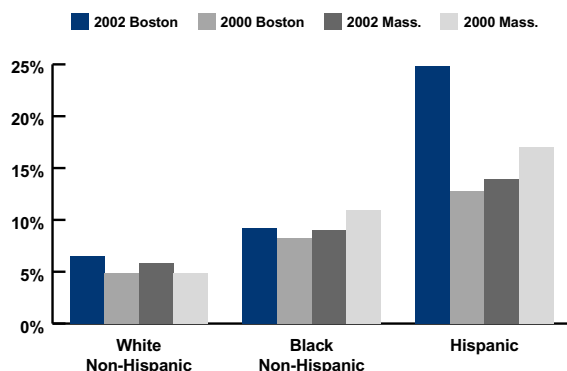


**Figure 2**  
Non-Elderly Uninsured in Boston and Massachusetts within Income Category



opposite held true for these populations residing in Boston. In fact, Hispanic Boston residents were nearly twice as likely to be uninsured in 2002 as they were in 2000 (24.8% versus 12.8%). While Hispanic uninsured rates in Boston were lower than the statewide rate in 2000, they were 78% higher than the statewide rate in 2002 (see Figure 3).

**Figure 3**  
**Non-Elderly Uninsured in Boston**  
**within Racial/Ethnic Category**



*Gender, Marital Status and Education.* Both males and females in Boston were 44% more likely to be uninsured in 2002 than in 2000. Males were more likely than females to be uninsured in Boston (14.3% versus 10.4%) and statewide (8.3% versus 6.5%). In 2002, however, Boston males were 72% more likely to be uninsured than males statewide, and Boston females were 60% more likely to be uninsured than females statewide (see Figure 4).

**Figure 4**  
**Non-Elderly Adults in Boston**  
**by Insurance Status and Physician Office Utilization**



Boston uninsured adults in 2002 were much more likely than both uninsured adults statewide and Boston insured adults to have never married (72.3% versus 52.5% and 44.1% respectively). In addition, Boston adults who never married were twice as likely to be uninsured in 2002 as in 2000 (21.8% versus 10.8%). As a group, Boston adults who reported that they were widowed, divorced or separated were less likely to be uninsured in 2002 than in 2000 (9.9% versus 12.8%). This trend ran counter to the statewide results where this group was more likely to be uninsured in 2002 than in 2000 (14.9% versus 11.7%).

Although Boston adults with less than a high school education were more likely to be uninsured in 2002 than 2000, the largest change was among college educated adults for whom uninsured rates doubled from 2.5% in 2000 to 5.3% in 2002. This trend was consistent with statewide results where uninsured rates increased for adults with less than a high school education as well as for those with a college degree. As with Boston, statewide, adults with a college degree had the largest increase (72%) in their uninsured rate to 4.6% in 2002 from 2.7% in 2000.

*Employment.* Although most Boston uninsured adults were employed in 2002 (70%), they were less likely to be employed than uninsured adults statewide. In contrast, insured adults in Boston and statewide were less likely to be employed in 2002 than in 2000. In Boston, where the change was more evident, 26.7% of the insured were unemployed in 2002 compared with 17% in 2000.

In 2002, working uninsured adults statewide and in Boston were significantly more likely than insured adults to have worked for the same employer for less than one year. In Boston, working uninsured adults were more than twice as likely as working insured adults to have worked for the same employer for less than one year (43.3% versus 19.8%). The proportion of uninsured adults in Boston who had worked one to five years for the same employer increased 51.5% to 36.7% in 2002 from 24.2% in 2000. This increase made the Boston uninsured adults just as likely as the Boston insured adults to have worked one to five years for the same employer. However, in Boston, uninsured adults were far less likely than insured adults to have worked for the same employer more than five years in 2002 (20% versus 55.4%).

In 2002, the uninsured in Boston and statewide were significantly more likely to work part-time (34 hours per week or less) than full-time. More working uninsured in Boston reported working fewer than 20 hours per week in 2002 compared to 2000 (8.7% versus 5.7%), and more reported working between 20 and 34 hours per week (30.4% versus 20%).

Shifting occurred for both insured and uninsured employed adults relative to the size of their employer. While the percent of uninsured Boston residents employed in small firms<sup>4</sup> remained relatively stable (about 62%), statewide, the working uninsured employed in small firms dropped nearly 23% to 59.4% in 2002 from 76.8% in 2000. Working insured in Boston and statewide were much less likely to have worked in small firms in 2002 than in 2000. In addition, work-

ing insured Boston residents were less likely to have worked in small firms than working insured statewide (15.7% versus 21.1%).

*Access and Utilization.* Statewide and in Boston, uninsured adults were less likely than insured adults to have visited a doctor's office in 2002. However, uninsured adults residing in Boston were more likely to have visited a doctor than uninsured adults statewide. About 35% of uninsured adults in Boston compared to nearly 55% of uninsured adults statewide reported that they did not visit a doctor in 2002. Uninsured adults residing in Boston were more likely in 2002 than in 2000 to have visited a doctor's office five or more times (13.7% versus 9.4%), while uninsured adults statewide were less likely to have made these visits (8.8% versus 14.1%).

Consistent with 2000 results, most Massachusetts adults reported that they did not visit an emergency room (ER) in 2002. In Boston, insured adults were more likely than uninsured adults to have visited an ER in 2002. In addition, insured adults residing in Boston experienced an increase in ER utilization with 38.4% reporting visits in 2002 compared with 28.4% in 2000. In Boston and statewide, uninsured adults reported fewer visits to the ER in 2002 than in 2000.

Statewide, both uninsured and insured adults were more likely to have reported a chronic illness<sup>5</sup> in 2002 than in 2000. In Boston, results were more mixed. Although uninsured adults residing in Boston were less likely to have reported a chronic illness in 2002 than in 2000 (27.6% versus 35.4%), insured adults residing in Boston were more likely to have reported that they had a chronic illness (34.1% versus 27.2%). Furthermore, larger disparities were found in the rates of health service utilization to treat a chronic illness. For

those who reported that they had a chronic illness, 51.4%<sup>6</sup> of uninsured adults in Boston said that they never visited a doctor for treatment, versus only 5.3% of insured adults in Boston. Also, 71.4% of these uninsured adults reported that they did not take a prescription for their illness compared to 24.5% of insured adults. Still, among insured Boston adults with a chronic condition, there were large increases in those who reported that they never visited a doctor or took a prescription for their illness in 2002 compared with 2000.

## Summary

There were many interesting changes in the distributions and characteristics of the uninsured and insured residents of Boston in 2002. Non-elderly residents were significantly more likely to be uninsured in Boston than statewide. The rate of non-elderly uninsured statewide increased 13.5% in 2002 over 2000, while the rate of non-elderly uninsured in Boston increased nearly 45%. There was also a distinct shift in the income level of the non-elderly uninsured in Boston. In 2002, more Boston uninsured resided in households earning higher incomes than in 2000. Another shift occurred in the racial/ethnic make-up of the Boston uninsured population. Although white, black and Hispanic residents in Boston were all more likely to be uninsured in 2002 than in 2000, Boston Hispanics were nearly twice as likely to be uninsured in 2002 as in 2000. Although most of the Boston uninsured were employed, more of them worked part-time hours. Highlighting these differences among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured residents learn about potential health coverage options.

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1. Anthony M. Roman, "Survey of Insurance Status 2002 Methodological Report," Center for Survey Research, University of Massachusetts, March 2003.

2. In 2002, there were changes from 2000 in the survey questions on income earned by a household. These changes may affect comparability between the two years.

3. From this point on, the data described in this monograph are based on the non-elderly non-institutionalized population (excluding adults ages 65 and over).

4. Small firms are those with fewer than 50 employees.

5. For the purposes of the survey, a chronic illness is a chronic medical condition lasting three months or more.

6. A relatively small sample responded that they had a chronic illness, and fewer still reported that they utilized services for their chronic conditions. Therefore, standard errors are relatively large for these estimates.

# Appendix

**Table 1: 2002 Non-Elderly Demographic Distribution, Ages 0-64**

**Table 2: Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64**

**Table 3: Non-Elderly Uninsured Rates, Ages 0-64**

**Table 4: Distribution of Uninsured and Insured Workers in 2002, Ages 19-64**

**Table 5: Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64**

**Table 1**

**2002 Non-Elderly Demographic Distribution, Ages 0-64**

	<b>Boston Population</b>	<b>Boston Insured</b>	<b>Boston Uninsured</b>	<b>Metro Boston Uninsured</b>	<b>Massachusetts Uninsured</b>
<b>Age</b>					
0-18	27.5%	29.4%	14.0%	9.8%	13.0%
19-39	45.9%	43.1%	65.6%	60.1%	54.7%
40-64	26.6%	27.5%	20.4%	30.1%	32.4%
<b>Gender</b>					
Male	48.5%	47.4%	56.6%	52.5%	55.0%
Female	51.5%	52.6%	43.4%	47.5%	45.0%
<b>Race/Ethnicity</b>					
White, Non-Hispanic	46.2%	47.9%	30.3%	55.6%	69.0%
Black, Non-Hispanic	20.8%	20.9%	19.3%	12.0%	6.2%
Asian, Non-Hispanic	6.1%	6.6%	*	7.5%	3.8%
Other/Multiple	9.4%	9.9%	*	*	5.3%
Hispanic	17.6%	14.7%	44.1%	20.3%	15.8%
<b>Income</b>					
< 200% FPL	21.8%	21.1%	29.6%	35.6%	29.8%
>= 200% FPL	78.2%	78.9%	70.4%	64.4%	70.2%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 2

## Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64

	Boston Population	Boston Insured	Boston Uninsured	Metro Boston Uninsured	Massachusetts Uninsured
<b>Age</b>					
19-24	18.0%	15.2%	34.7%	29.7%	26.5%
25-44	53.5%	54.5%	47.9%	44.9%	47.6%
45-64	28.5%	30.4%	17.4%	25.5%	26.0%
<b>Employment Status</b>					
Working	72.8%	73.3%	70.0%	72.1%	73.2%
Not working	27.2%	26.7%	30.0%	27.9%	26.8%
<b>Education</b>					
Less than high school	9.5%	7.2%	23.8%	14.7%	16.5%
High school grad and some college	46.5%	44.3%	60.0%	60.7%	61.6%
College grad and post graduate	44.0%	48.6%	16.2%	24.5%	21.9%
<b>Marital Status</b>					
Married	40.8%	44.3%	20.2%	27.0%	26.8%
Never married	48.2%	44.1%	72.3%	52.8%	52.5%
Divorce, single, widow	11.0%	11.6%	7.5%	20.3%	20.7%
<b>Income</b>					
< 200% FPL	17.0%	15.1%	31.7%	31.5%	26.7%
>= 200% FPL	83.0%	84.9%	68.3%	68.5%	73.3%
<b>Race/Ethnicity</b>					
White, Non-Hispanic	51.6%	53.9%	33.9%	54.6%	67.2%
Black, Non-Hispanic	18.4%	18.5%	17.7%	9.9%	5.7%
Asian, Non-Hispanic	6.2%	6.8%	*	8.3%	4.3%
Other/Multiple	7.4%	7.7%	*	*	5.9%
Hispanic	16.5%	13.2%	41.9%	22.3%	16.9%
<b>Language Spoken at Home</b>					
English	77.1%	79.9%	57.6%	63.9%	75.4%
Spanish	12.3%	9.1%	35.2%	13.9%	10.4%
Portuguese or Asian	5.0%	5.7%	*	7.4%	5.4%
Other	5.6%	5.3%	7.2%	14.8%	8.8%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Table 3**  
**Non-Elderly Uninsured Rates, Ages 0-64**

	<b>Boston 2002</b>	<b>Boston 2000</b>	<b>Metro Boston 2002</b>	<b>Metro Boston 2000</b>	<b>Mass. 2002</b>	<b>Mass. 2000</b>
<b>Age</b>						
0-18	6.3%	4.2%	3.0%	2.6%	3.2%	3.0%
19-24	28.1%	11.3%	23.1%	13.9%	20.4%	17.0%
25-44	13.1%	9.7%	8.8%	6.6%	8.8%	8.5%
45-64	8.9%	10.1%	7.5%	4.4%	6.3%	4.5%
<b>Gender</b>						
Male	14.3%	9.9%	9.0%	6.9%	8.3%	7.8%
Female	10.4%	7.2%	7.5%	4.3%	6.5%	5.2%
<b>Race/Ethnicity</b>						
White, Non-Hispanic	6.5%	4.9%	5.7%	2.7%	5.8%	4.9%
Black, Non-Hispanic	9.2%	8.2%	9.3%	12.7%	9.0%	10.9%
Hispanic	24.8%	12.8%	16.7%	25.0%	13.9%	17.0%
Asian, Non-Hispanic	*	*	7.7%	*	7.4%	2.3%
Other/Multiple	*	9.3%	*	11.0%	8.8%	8.1%
<b>Income</b>						
< 200% FPL	12.2%	12.5%	21.1%	12.7%	13.5%	13.3%
>= 200% FPL	8.1%	3.9%	5.2%	3.5%	5.7%	4.1%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Table 4**  
**Distribution of Uninsured and Insured Workers in 2002, Ages 19-64**

	<b>Boston Uninsured</b>	<b>Metro Boston Uninsured</b>	<b>Mass. Uninsured</b>	<b>Boston Insured</b>	<b>Metro Boston Insured</b>	<b>Mass. Insured</b>
<b>Employment Status</b>						
Working	70.0%	72.1%	73.2%	73.3%	78.5%	79.4%
Not working	30.0%	27.9%	26.8%	26.7%	21.6%	20.6%
<b>Type of Employment</b>						
Employer	70.7%	75.3%	72.2%	93.4%	86.2%	86.7%
Self-employed	22.8%	22.7%	23.8%	2.4%	8.4%	8.0%
Working for both	6.5%	*	4.0%	4.3%	5.4%	5.3%
<b>Duration of Employment</b>						
< 1 year	43.3%	46.2%	42.0%	19.8%	14.5%	11.6%
1-5 years	36.7%	40.7%	35.9%	36.3%	39.4%	35.5%
> 5 years	20.0%	13.2%	22.1%	44.0%	46.0%	52.9%
<b>Hours Worked</b>						
< 20 hours	8.7%	0.0%	2.3%	4.9%	2.1%	2.1%
20-34 hours	30.4%	39.4%	31.3%	5.8%	8.0%	8.7%
35 or more hours	60.9%	60.6%	66.4%	89.4%	89.9%	89.2%
<b>Firm Size</b>						
Small (< 50 )	62.1%	56.8%	59.4%	15.7%	17.4%	21.1%
Large (50 or more)	37.9%	43.2%	40.7%	84.3%	82.6%	78.9%
<b>Income of those Working</b>						
< 200% FPL	26.0%	23.1%	23.0%	11.8%	5.7%	8.3%
>= 200% FPL	74.0%	76.9%	77.0%	88.2%	94.3%	91.7%
<b>Does your employer offer insurance?</b>						
Yes	34.4%	37.0%	40.0%			
<b>Could you be covered if your employer offers insurance?</b>						
Yes	41.4%	58.8%	57.0%			

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Table 5****Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64**

	<b>Boston Uninsured</b>	<b>Metro Boston Uninsured</b>	<b>Mass. Uninsured</b>	<b>Boston Insured</b>	<b>Metro Boston Insured</b>	<b>Mass. Insured</b>
<b>Received Needed Care</b>						
Yes	52.8%	59.2%	58.7%	68.2%	70.0%	72.7%
<b>Physician Office Visits</b>						
None	34.7%	65.0%	54.9%	14.7%	17.5%	15.5%
1-4	51.6%	30.8%	36.3%	57.1%	55.9%	57.5%
5 or more	13.7%	4.2%	8.9%	28.3%	26.5%	27.1%
<b>ER Visits</b>						
None	72.5%	76.9%	75.3%	61.6%	75.8%	73.0%
1-4	22.9%	21.5%	22.5%	35.9%	22.9%	25.2%
5 or more	4.6%	1.7%	2.1%	2.5%	1.3%	1.8%
<b>Dental Visits</b>						
None	58.5%	67.2%	55.5%	24.6%	17.7%	17.0%
One or more	41.5%	32.8%	44.5%	75.4%	82.3%	83.0%
<b>Utilization if Reported Chronic Illness</b>						
Have a Chronic Illness	27.6%	25.4%	26.5%	34.1%	32.8%	35.5%
No Physician Visits	51.4%	64.5%	42.5%	5.3%	8.5%	7.0%
No Prescriptions	71.4%	64.5%	48.8%	24.5%	23.5%	21.7%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.